

In re:  
Rachel L. Agosto  
Debtor

Case No. 24-10643-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 23, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2024:**

Recip ID	Recipient Name and Address
db	+ Rachel L. Agosto, 320 Gilham Street, Philadelphia, PA 19111-5239
14864613	+ Pennsylvania Housing Finance, C/O Michael Farrington, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 23 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 24 2024 00:08:39	Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 24 2024 00:08:23	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Sep 24 2024 00:08:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14859183	Email/Text: blegal@phfa.org	Sep 23 2024 23:53:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14876622	+ Email/Text: blegal@phfa.org	Sep 23 2024 23:53:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14864151	^ MEBN	Sep 23 2024 23:51:01	Pennsylvania Housing Finance Agency, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 8

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
14859184	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court., Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Sep 23, 2024

Form ID: pdf900

Total Noticed: 10

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Rachel L. Agosto dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JACOB C. ZWEIG	on behalf of Creditor Portfolio Recovery Associates LLC, assignee of Synchrony Bank, by and through its servicing agent, PRA Receivables Management, LLC jzweig@evanspetree.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REGINA COHEN	on behalf of Creditor Bridgecrest Acceptance Corporation rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Certificate of Notice Page 3 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Rachel L. Agosto		CHAPTER 13
	<u>Debtor(s)</u>	
PENNSYLVANIA HOUSING FINANCE AGENCY		
	<u>Moving Party</u>	NO. 24-10643 AMC
vs.		
Rachel L. Agosto		
	<u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West, Esquire		
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of August 12, 2024, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$6,257.64**. Post-petition funds received after August 15, 2024, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments:	April 2024 through August 2024 at \$1,254.10 each
Suspense Balance:	(\$12.86)
<b>Total Post-Petition Arrears:</b>	<b>\$6,257.64</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$6,257.64**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$6,257.64** along with the pre-petition arrears.

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 2024 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$1,254.10** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this Stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 28, 2024

/s/ Denise Carlon  
Denise Carlon, Esq.  
Attorney for Movant

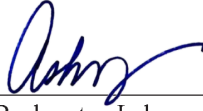
Date: September 15, 2024

/s/ David M. Offen  
David M. Offen, Esq.  
Attorney for Debtor

Date: September 19, 2024

/s/ Jack Miller, Esquire  
Kenneth E West, Esq.  
Chapter 13 Trustee

Approved by the Court this 23rd day of Sept., 2024. However, the Court retains discretion regarding entry of any further order.



---

Bankruptcy Judge  
Ashely M. Chan

Certificate of Notice Page 6 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

---

**IN RE: Rachel L. Agosto**

**Debtor(s)**

**PENNSYLVANIA HOUSING FINANCE  
AGENCY**

**Movant**

**vs.**

**Rachel L. Agosto**

**Debtor(s)**

**KENNETH E. WEST ESQUIRE,  
Trustee**

**BK NO. 24-10643 AMC**

**Chapter 13**

**CERTIFICATE OF SERVICE  
Stipulation**

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on September 19, 2024, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)  
Rachel L. Agosto  
320 Gilham Street  
Philadelphia, PA 19111

Attorney for Debtor(s)  
David M. Offen, Esq.

601 Walnut Street (VIA ECF)  
Suite 160 West  
Philadelphia, PA 19106

Trustee  
KENNETH E. WEST ESQUIRE  
830 Lansdowne Avenue  
Drexel Hill, PA 19026

Method of Service: electronic means or first class mail

Dated: September 19, 2024

**/s/Denise Carlon Esquire**  
Denise Carlon Esquire  
Attorney I.D. 317226  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
dcarlon@kmlawgroup.com